

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

District of Nebraska

Case No. 08-40892-TLS

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Landon Kennedy
aka John L Kennedy
2303 West 3rd Street
Hastings, NE 68901

Social Security / Individual Taxpayer ID No.:

xxx-xx-6481

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/10/08

Thomas L. Saladino
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0867-4
Case: 08-40892

User: nremingto
Form ID: B18

Page 1 of 1
Total Served: 31

Date Rcvd: Sep 10, 2008

The following entities were served by first class mail on Sep 12, 2008.

db +John Landon Kennedy, 2303 West 3rd Street, Hastings, NE 68901-4610
2895643 Accounts Management, Inc., P.O. Box 1843, Sioux Falls, SD 57101-1843
2895652 American Family Insurance, P.O. Box 9462, Minneapolis, MN 55440-9462
2895653 Avera University Psychiatry Associates, 3816 S. Elmwood Avenue, Sioux Falls, SD 57105-6538
2895668 Bankruptcy Clerk's Office, 400 S. Phillips Ave., Room 104, Sioux Falls, SD 57104-6851
2895669 Bruce J. Gering, Office of the U.S. Trustee, 230 S Phillips Ave, Suite 502,
Sioux Falls, SD 57104-6321
2895654 Citifinancial Retail Services, P.O. Box 6933, The Lakes, NV 88901-6933
2895645 Credit Management Services, P.O. Box 931, Brookfield, WI 53008-0931
2895656 Dacotah Bank, P.O. Box 298, Clark, SD 57225-0298
2895646 Dollar Loan Center, 105 9th Avenue SE, Watertown, SD 57201-4843
2895659 GMAC, Payment Processing Center, P.O. Box 830069, Baltimore, MD 21283-0069
2895647 HSBC, Corporate Receivables, Inc., 3003 N. Central Avenue, Suite 320,
Phoenix, AZ 85012-2904
2895660 Human Service Agency, Attn Collections Ext 126, P.O. Box 1030, Watertown, SD 57201-6030
2895661 ITC, 107 2nd Avenue NW, P.O. Box 218, Clark, SD 57225-0218
2895648 JcPenny, P.O. Box 960090, Orlando, FL 32896-0090
2895670 Jesse J. Ronning, Fite & Pierce Law Office, 316 Fourth St, PO Box 524,
Brookings, SD 57006-0524
2895671 John Landon Kennedy, 1714 West 4th Street, Hastings, NE 68901-4805
2895662 M&I Ilsley Bank, 770 North Water Street, Milwaukee, WI 53202-3593
2895649 Northwestern Energy, P.O. Box 1338, Butte, MT 59702-1338
2895665 Sanford Health, P.O. Box 5074, Sioux Falls, SD 57117-5074
2895650 Sioux Valley Clinic, D/B/A Sanford Health, P.O. Box 290, Watertown, SD 57201-0290
2895667 Wells Fargo Home Mortgage, 20 North Maple, Watertown, SD 57201-3648

The following entities were served by electronic transmission on Sep 11, 2008.

2895644 EDI: CIAC.COM Sep 10 2008 22:08:00 Citifinancial, P.O. Box 6931, The Lakes, NV 88901-6931
2895655 EDI: CCS.COM Sep 10 2008 22:08:00 Credit Collections Services, Two Wells Drive,
Dept. AMFA, Newton, MA 02459-3208
2895657 EDI: RMSC.COM Sep 10 2008 22:08:00 Dillard's, P.O. Box 960012, Orlando, FL 32896-0012
2895658 EDI: AMINFOFP.COM Sep 10 2008 22:08:00 First Premier Bank, P.O. Box 5147,
Sioux Falls, SD 57117-5147
2895663 EDI: HFC.COM Sep 10 2008 22:08:00 Menards, Retail Services, Dept. 7680,
Carol Steam, IL 60116-0001
2899411 EDI: RECOVERYCORP.COM Sep 10 2008 22:08:00 Recovery Management Systems Corp.,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
2895651 EDI: RECOVERYCORP.COM Sep 10 2008 22:08:00 Recovery Management Systems Corporation,
Attn: Ramesh Singh, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
2895664 E-mail/PDF: kiae@simmassociates.com Sep 11 2008 02:16:22 SIMM Associates, Inc.,
P.O. Box 7526, Newark, DE 19714-7526
2895666 E-mail/PDF: SLEBN@sanfordhealth.org Sep 11 2008 02:16:38 Sioux Valley Clinical Laboratories,
P.O. Box 5056, Sioux Falls, SD 57117-5056

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

2895672 End of Label Matrix, Mailable recipients 29, Bypassed recipients 0, Total 29
TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2008

Signature:

